



# MAINE DISTRICT OFFICE

## ANNUAL REPORT FY 2013

FY 2013 was a SPECTACULAR year for the U.S. Small Business Administration's Maine District Office with 422 loans totaling more than \$110 million dollars supported through the 7(a) Loan Guaranty Program, the Certified Development Company/504 Loan Program, and SBA Microlenders. In addition, over 8,234 clients were trained and counseled by SBA and our Resource Partners – SCORE, *Counselors to America's Small Business*; the Maine Small Business Development Centers; and the Women's Business Centers in Maine.

### Contracts Awarded to Maine Companies

#### Small Business

2,509 - \$90 Million

#### HUBZone

232 - \$11.1 Million

#### 8(a) Firms

224 - \$22.5 Million

#### Veteran owned businesses

678 - \$27.5 Million

#### Service Disabled Veteran owned businesses

502 - \$24.2 Million

#### Women owned businesses

80 - \$1.1 Million

#### Small Disadvantaged Businesses

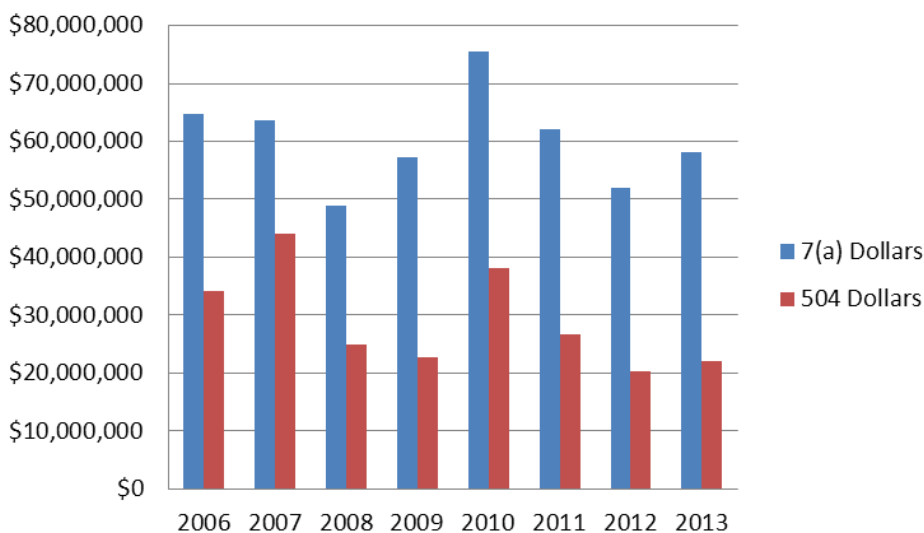
347 - \$19.6 Million

#### Contract Dollars Spent in Maine

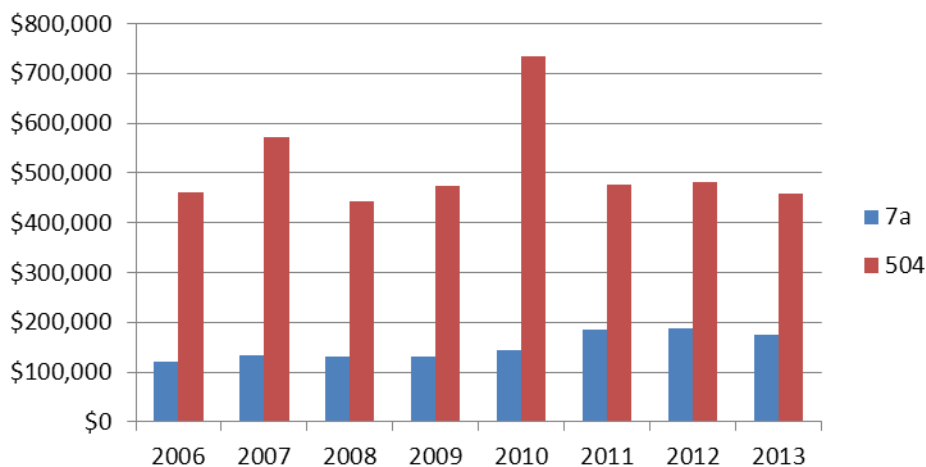
3,830 -

\$3.56 Billion

### SBA Dollars Volume FY 2006 to FY 2013



### Average Loan Size by Program



#### Small Business Clients Counseled and Trained By:

Small Business Development Centers	3,543
SCORE Chapters	3,813
Women's Business Centers	878
<b>Total Clients Served</b>	<b>8,234</b>

# FY 2013 ACHIEVEMENTS

## NEW EXPRESS LENDERS

Damariscotta  
Bank & Trust

Gorham Savings  
Bank

Skowhegan  
Savings Bank

## NEW MICRO- LENDER

MaineStream  
Finance

## Top Overall Lender

Bangor Savings  
Bank

## Top 7a Dollar Volume

Katahdin Trust  
Company

## Top 504 3rd Party Lender

People's United  
Bank

## Top 504 Lender

Granite State  
Development Corp.

## Top Microlender

Coastal  
Enterprises, Inc



Top SBA 7(a) Lenders	Loans	7(a) Dollars
Bangor Savings Bank (PLP Express)	71	\$9,377,200
Katahdin Trust Company (PLP Express)	48	\$9,537,400
Norstate Federal Credit Union (Express)	35	\$1,802,900
TD Bank, NA (PLP Express)	29	\$4,090,000
The Bank of Maine (PLP Express)	20	\$2,631,400
Eastern Maine Development Corp. (CLA)	20	\$2,943,000
KeyBank, NA (PLP Express)	17	\$2,312,600
Bar Harbor Bank & Trust (Express)	16	\$1,914,000
People's United Bank (PLP Express)	7	\$744,000
Franklin Savings Bank	7	\$686,200
Androscoggin Savings Bank (Express)	6	\$1,554,000
Saco & Biddeford Savings Inst. (Express)	6	\$710,000
Machias Savings Bank (PLP Express)	5	\$1,633,300
Camden National Bank (Express)	4	\$1,571,000
Norway Savings Bank (Express)	4	\$569,000
Skowhegan Savings Bank	4	\$1,347,000
Live Oak Banking Company	3	\$2,450,000
University Credit Union (Express)	3	\$100,000
Bath Savings Institution (Express)	2	\$342,000
Mechanics Savings Bank	2	\$97,000
First National Assoc. (Express)	2	\$420,000
Centrix Bank & Trust	2	\$125,000
Biddeford Savings Bank (Express)	2	\$150,000
Northway Bank (PLP Express)	2	\$65,000
National Bank of Commerce	1	\$4,000,000
New tek Small Bus. Finance Inc.	1	\$2,607,000
Wells Fargo Bank N.A. (PLP)	1	\$1,084,500
Park View Federal Savings Bank	1	\$1,060,000
Cert. US Bank, NA	1	\$552,000
NCB, FSB	1	\$500,000
Blue Hill Bank	1	\$350,000
Northeast Bank	1	\$275,000
Celtic Bank Corporation	1	\$150,000
Workers Credit Union	1	\$100,000
Coastal Enterprises, Inc. (CLA)	1	\$100,000
Meredith Village Savings Bank (Express)	1	\$50,000
Atlantic Regional FCU (Express)	1	\$38,000
Penobscot FCU (Express)	1	\$20,000
Superior Financial Group LLC	1	\$15,000
<b>Total</b>	<b>332</b>	<b>\$58,073,500</b>

*Thank you for an incredible year! During FY2013 SBA lenders in Maine approved 18% more loans than in 2012 and we were the only state in Region 1 to report an increase in both dollars and loans approved! The U.S. SBA supported more than \$29 billion in lending to small businesses during FY 2013*

NAME OF CDC	504 Loans	Total Amount
Granite State Eco. Dev. Corp.	36	\$16,126,000
Pine Tree State Certified Dev. Corp.	6	\$2,417,000
Eastern Maine Development Corp.	4	\$2,955,000
Coastal Enterprises, Inc.	2	\$533,000
<b>Totals</b>	<b>48</b>	<b>\$22,031,000</b>

NAME OF LENDER	504 Loans	3rd Party 504 \$
People's United Bank (PLP Express)	8	\$6,813,000
Androscoggin Savings Bank (Express)	6	\$5,370,132
Camden National Bank (Express)	6	\$2,250,625
Kennebunk Savings Bank (PLP Express)	5	\$1,651,500
Bangor Savings Bank (PLP Express)	3	\$1,604,000
Bath Savings Institution (Express)	3	\$2,530,500
Gorham Savings Bank (Express)	3	\$415,900
Saco & Biddeford Savings Inst. (Express)	2	\$2,003,500
Machias Savings Bank (PLP Express)	2	\$925,000
Norway Savings Bank (Express)	2	\$1,552,500
Mechanics Savings Bank	2	\$1,750,000
Katahdin Trust Company (PLP Express)	1	\$240,000
The Bank of Maine (PLP Express)	1	\$537,750
First National Assoc. (Express)	1	\$362,500
Centrix Bank & Trust	1	\$200,000
Optima Bank & Trust Company	1	\$1,400,000
First Federal Savings & Loan Assoc.	1	\$260,000
<b>TOTALS</b>	<b>48</b>	<b>\$29,866,907</b>

NAME OF LENDER	Loans	Total Dollars
Coastal Enterprises, Inc	16	\$267,288
Northern Maine Development Commission	13	\$333,100
Community Concepts, Inc	6	\$128,000
Androscoggin Valley Council of Government	4	\$131,049
MaineStream Finance	3	\$52,500
<b>MicroLoans for FY2012</b>	<b>42</b>	<b>\$911,937</b>

Loan Type	Loans	Total Dollars
SBA Express	203	\$14,168,100
PLP	23	\$14,299,800
504	48	\$22,031,000
Community Advantage	21	\$3,043,000
Patriot Express	6	\$294,000
Non-PLP 7(a) & CLP	13	\$13,190,100
SLA	62	\$8,453,500
EWCP & Export Express	4	\$4,625,000
<b>Grand Total</b>	<b>380</b>	<b>\$80,104,500</b>

*Congratulations!*

FY 2012/FY 2013 Comparison					
	504 Loans	Dollars		7a Loans	Dollars
	2012 42	\$15,993,000		2012 279	\$52,062,600
	2013 48	\$22,031,000		2013 332	\$58,073,500
	% increase 14%	38%		% increase 19%	12%
	Microlans Loans	Dollars		504, 7a & Microloans Loans	Dollars
	2012 37	\$794,708		2012 358	\$68,850,308
	2013 42	\$911,936		2013 422	\$81,016,436
	% increase 14%	15%		% increase 18%	18%